

ENTERED

January 23, 2026

Nathan Ochsner, Clerk

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

KEVIN R. GOLDEN,	§	CIVIL ACTION NUMBER
Plaintiff,	§	4:24-cv-04093
	§	
	§	
versus	§	JUDGE CHARLES ESKRIDGE
	§	
	§	
WESTLAKE FINANCE	§	
SERVICES, LLC and	§	
WESTLAKE DIRECT, LLC,	§	
Defendants.	§	

**ORDER ADOPTING
REPORT AND RECOMMENDATION**

Plaintiff Kevin R. Golden proceeds here *pro se*. He filed a complaint against Defendants Westlake Finance Services, LLC, and Westlake Direct, LLC, asserting violations of the Fair Credit Billing Act, Truth in Lending Act, the Americans with Disabilities Act, the Texas Deceptive Trade Practices Act, the Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act. Dkt 64 at 56–61, 66–71, 73–74 (second amended complaint). He also states claims for breach of contract, fraudulent misrepresentation, fraud, fraudulent inducement, and fraud by nondisclosure under Texas law. Id at 61–66, 71–73. He seeks injunctive relief as well as compensatory and punitive damages. Id at 75–76.

The matter was referred for disposition to Magistrate Judge Richard Bennett. Dkt 5. A prior motion by Plaintiff for a preliminary injunction was previously denied upon his recommendation. Dkt 52; see also Dkt 28 (motion). Plaintiff filed a motion that Judge Bennett construed as a motion for reconsideration. See Dkts 56 & 70 at 1 n 2. He issued a Memorandum & Recommendation in which he

recommended the motion for reconsideration be denied. Dkt 70 at 5.

The district court reviews *de novo* those conclusions of a magistrate judge to which a party has specifically objected. See FRCP 72(b)(3) & 28 USC § 636(b)(1)(C); see also *United States v Wilson*, 864 F2d 1219, 1221 (5th Cir 1989, *per curiam*). The district court may accept any other portions to which there's no objection if satisfied that no clear error appears on the face of the record. See *Guillory v PPG Industries Inc*, 434 F3d 303, 308 (5th Cir 2005), citing *Douglass v United Services Automobile Association*, 79 F3d 1415, 1430 (5th Cir 1996, *en banc*); see also FRCP 72(b) advisory committee note (1983).


No party filed objections. No clear error appears upon review and consideration of the Memorandum and Recommendation, the record, and the applicable law.

The Memorandum and Recommendation of the Magistrate Judge is ADOPTED as the Memorandum and Order of this Court. Dkt 70.

The motion by Plaintiff Kevin R. Golden for reconsideration is DENIED. Dkt 56.

SO ORDERED.

Signed on January 22, 2026, at Houston, Texas.



Honorable Charles Eskridge
United States District Judge